

## RRIF SAVINGS



# rates

**Rates Effective:** January 26, 2012

All rates are subject to change without notice, and are not guaranteed unless confirmed by email, phone or fax.  
In the event of a discrepancy between these rates and the official rates posted in our offices, the latter shall prevail.

### RRIF Term Deposits

	Rate
1 Year Non-Redeemable	1.15%
2 Year Non-Redeemable	1.30%
3 Year Non-Redeemable	1.40%
4 Year Non-Redeemable	1.60%
5 Year Non-Redeemable	1.85%

### 3 Year Rate Riser Term Deposit

	Rate
1 Year	1.00%
2 Year	1.50%
3 Year	3.60%
Effective Yield	2.027%

### 5 Year Rate Riser Term Deposit

	Rate
1 Year	1.00%
2 Year	1.75%
3 Year	2.15%
4 Year	2.35%
5 Year	4.55%
Effective Yield	2.353%

### RRIF Variable Savings

	Rate
\$5000 <	0.125%
\$5000 - \$25,000	0.125%
\$25,000 >	0.125%

### Investor Savings Account

	Rate
0 > \$4,999	0.25%
\$5,000 >	1.20%

Withdrawal conditions may apply. Interest payment method varies by term type. Special rates may apply. Contact us for quotes or to find out if you qualify.